

## At-A-Glance Phone Guide

### Caremark Customer Care

Call toll-free 1-866-881-5605

Monday-Friday, 8:00 a.m. - 11:00 p.m. EST;

Saturday, 9:00 a.m. - 9:00 p.m. EST;

Sunday, 9:00 a.m. - 5:30 p.m. EST

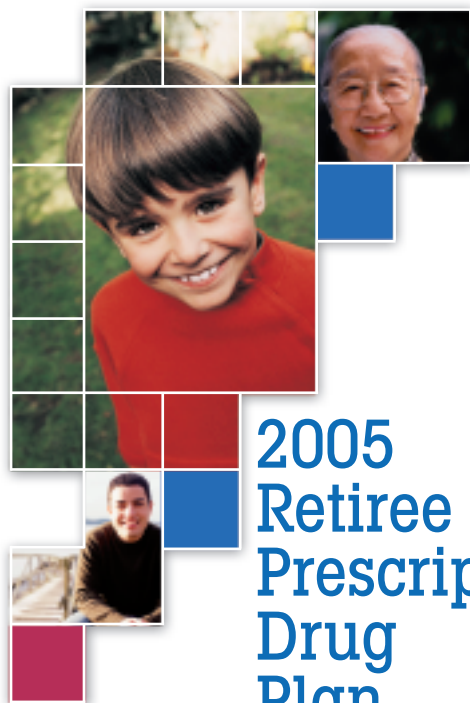
Closed on national holidays

To speak to a registered pharmacist

Call 1-866-881-5605

### Special Services

Plan Participants in need of  
telecommunications device assistance (TTY  
Assistance) call toll-free at 1-800-863-5488.



## NEW JERSEY STATE HEALTH BENEFITS PROGRAM



*Department of the Treasury  
Division of Pensions and Benefits*

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## Welcome!

The New Jersey State Health Benefits Program (SHBP) Retiree Prescription Drug Plan is administered by Horizon Blue Cross Blue Shield of New Jersey (Horizon BCBSNJ) through Caremark. Caremark is a pharmacy benefits management company. Caremark and AdvancePCS have merged and the company is now called Caremark. This brochure was developed to make your prescription drug benefits easy to use and understand.

Note: This information is an overview of the SHBP Retiree Prescription Drug Plan effective January 1, 2005 for members in the Traditional Plan and NJ PLUS. Please note that benefits and co-payments are subject to change by the State Health Benefits Commission.

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This brochure provides you with terms and conditions about your prescription drug benefits effective January 1, 2005. To get the most from your benefit, take the time to become familiar with the information provided. If you have any questions after reading this brochure, call Caremark Customer Care at 1-866-881-5605.

## Retiree Prescription Drug Plan Benefits

### Retail Network Pharmacy Plan

You can receive up to a 90-day supply of medication per prescription/refill.

- You pay a **\$7** co-payment per 30-day supply for **generic drugs**
- You pay a **\$14** co-payment per 30-day supply for *plan-preferred brand name drugs* (see *SHBP Retiree Prescription Drug Plan Drug List* on Page 2 of this brochure)
- You pay a **\$29** co-payment per 30-day supply for *other brand name drugs*

### Caremark Mail Service Delivery

You can receive up to a 90-day supply of medication per prescription/refill.

- You pay a **\$7** co-payment per 90-day supply for **generic drugs**
- You pay a **\$21** co-payment per 90-day supply for *plan-preferred brand name drugs* (see *SHBP Retiree Prescription Drug Plan Drug List* on Page 2 of this brochure).
- You pay a **\$36** co-payment per 90-day supply for *other brand name drugs*.

### Out-of-Pocket Maximum

There is a \$552 annual maximum in prescription co-payments per person. Once a person has paid \$552 in co-payments in a calendar year, that person is no longer required to pay any prescription drug co-payments for the remainder of the calendar year.

## Retiree Prescription Drug Plan Drug List

The Retiree Prescription Benefit Plan includes a voluntary *Performance Drug List* feature. A Performance Drug List is a list of commonly prescribed medicines that are *preferred* based on their clinical effectiveness, safety, and opportunities to help control your plan's costs. The list includes products manufactured by most major pharmaceutical manufacturers and is reviewed and updated periodically by an independent group of doctors and pharmacists for safety and efficacy. Use of a drug from the drug list is voluntary; but, by asking your doctor to prescribe plan-preferred drug list medications, you can help control rising healthcare costs while maintaining high quality care. You may pay a higher co-pay if your doctor does not prescribe a drug from the *Performance Drug List*. For more information on the SHBP Retiree Prescription Drug Plan Drug List, please refer to your prescription drug guide.

Sometimes your doctor may prescribe a drug when a plan-preferred brand or generic alternative is available. As part of your prescription drug plan, the pharmacist may discuss with your doctor whether an alternative drug on the drug list might be appropriate for you. If your doctor agrees, your prescription will be filled with the alternative drug. Ask your doctor if you have any questions about a change in a prescription.

## The Retail Network Pharmacy Plan

The retail network pharmacy plan is most convenient when you need to take a prescription drug for a short period. For example, if you need an antibiotic to treat an infection, you can go to one of the many participating Caremark National Network pharmacies and get your drug on the same day.

To find out whether a pharmacy participates in the Caremark National Network:

- Ask your retail pharmacist,
- Visit [www.caremark.com](http://www.caremark.com) and use the online pharmacy locator, or
- Call Caremark Customer Care at 1-866-881-5605.

### Ordering New Prescriptions

Requesting new prescriptions is easy. Just follow these steps:

*At participating pharmacies:*

**Step 1:** Take both your card and prescription to the pharmacy.

**Step 2:** Pay your co-payment (which a representative at the pharmacy will tell you) when you pick up your drug.

*At non-participating pharmacies:*

**Step 1:** Take your prescription to the pharmacy.

**Step 2:** Pay the full cost of the drug.

**Step 3:** Complete a prescription reimbursement claim form and submit it, along with your prescription receipt, to Caremark.

You will be reimbursed for the amount the drug would have cost at a participating pharmacy minus any applicable co-payment.

## Mail Service Delivery through Caremark

Caremark offers you convenience and cost-savings potential for prescription drugs that need to be taken on an ongoing basis.

When you use the Caremark Mail Service Program:

- You can receive up to a 90-day supply of a drug for one co-payment, saving you time and money.
- Your prescription drugs are dispensed by registered pharmacists and delivered to your home.
- Prescription orders are shipped in tamper-evident packaging via standard delivery. (In an emergency, express shipping is available for an additional charge.)
- You can order and track your prescriptions online at [www.caremark.com](http://www.caremark.com) or call the toll-free number on your prescription label.
- Registered pharmacists are available 24 hours a day for consultation.

### Using Caremark for the first time is easy... with two convenient options

#### 1. Call toll-free 1-866-772-9414.

Provide the Customer Care representative the following information:

- Member ID number (on your prescription benefit card)
- Drug name
- Doctor name and phone number
- Shipping address
- Credit card and expiration date

That's it! The representative will contact your doctor and fill out the order form for you.

**OR...**

2. Ask your doctor to write a new prescription for up to a 90-day supply with as many as three refills (if appropriate). If you need your prescription drug right away, ask your doctor to write a prescription for up to a 30-day supply as well to be filled at a local retail pharmacy.

Fill out the enclosed mail service order form and mail it in with your prescription and co-payment to Caremark (P.O. Box 830070 Birmingham, AL 35283-0070). You may pay by Visa®, MasterCard®, Discover®, American Express®, check or money order. **Please do not send cash.**

Your order will be delivered to your home within 10 to 14 days from the date Caremark receives your order. In an emergency, express shipping is available for an additional charge.

**Please note:** The pharmacist's judgment and dispensing restrictions (such as quantities allowable) govern certain controlled substances and other prescribed drugs.

### Refilling Your Prescriptions

To make sure that you always have a sufficient supply of your medication, remember to reorder at least two weeks before your medication runs out. The refill date is listed on the prescription label of your medication.

When it's time to refill your prescriptions, you have three options. Choose the one that's easiest for you.

1. **Online** - Visit our Web site at [www.caremark.com](http://www.caremark.com). All you need is your prescription number, ZIP code and credit card information.

2. **Telephone** - Call 1-866-881-5605 and use the automated refill system. Please have your prescription number, ZIP code and credit card information available.
3. **Mail** - Use the refill label and order form sent to you along with your previous order. Mail them with your co-payment to Caremark in the envelope provided.

### Faxing Your Prescriptions

You may choose to have your doctor fax your new/refill prescriptions directly to Caremark at 1-877-278-0328. To obtain a doctor fax form on behalf of your doctor, call Customer Care at 1-866-881-5605. Caremark **cannot** accept faxes from plan participants.

### Frequently Asked Questions About Mail Service

#### Q. How will my order be shipped?

- A. Orders are shipped in plain, tamper-evident packaging for security and confidentiality. Medicine is shipped via Federal Express, UPS or First-class U.S. Mail.

#### Q. Can I still receive my prescription drugs while I am traveling?

- A. Yes. Caremark will ship your order to a temporary address if you notify us by phone, via the Internet or by indicating this on your order form. Caremark recommends that you make these arrangements at least 30 days before you travel. Please note that due to United States Food and Drug Administration (FDA) restrictions, Caremark cannot ship prescription drugs overseas except to United States territories or embassies.

#### Q. Where can I learn more about my medication?

- A. Important information on common medication uses, specific instructions and possible side effects is included with each order. If you still have questions after reading this information, call the toll-free number on your prescription label, log on to our Web site at [www.caremark.com](http://www.caremark.com) or contact your doctor.

### The Caremark Web Site

To learn how to get the most from your prescription drug benefits, visit [www.caremark.com](http://www.caremark.com), where you'll find convenient, timesaving features.

At [www.caremark.com](http://www.caremark.com), you can:

- Refill and track prescriptions ordered.
- Keep track of your prescription drug history.
- Look for a nearby location to fill your prescriptions.
- Choose to receive newsletters by e-mail based on your preferences for health news and topics.
- Take charge of your health with a variety of health and wellness information, tools and resources.
- Shop and save on a wide selection of brand name healthcare and beauty products.

## Your Privacy and Safety

Your privacy is important. Caremark uses health and prescription information about you and your dependents to administer your benefit program. This process generally involves reporting the information to administrators or sponsors of your healthcare plan. Caremark also uses information and prescription data from claims submitted nationwide for reporting and analysis without identifying individual patients.

When your prescriptions are filled at the Caremark Mail Service Pharmacy, both your health and prescription information is available to the pharmacists to screen for medication selection, dosing, interactions, duration of therapy and allergies. They also use information received from your retail network pharmacy. Similar information is provided to your retail pharmacy at the time your prescription is filled. Your doctor may be contacted to discuss certain clinical and benefit management matters.

## About Generic Drugs

If you would like to lower your prescription drug costs, consider using generics. Choosing generics is an excellent way to save money.

- **Same Quality** - Generics are widely recognized as quality medications. You can expect the same clinical results as brand name drugs.
- **Lower Cost** - On average, a generic costs 50 percent less than the equivalent brand name drug.

The next time your doctor writes you a prescription, ask if a generic is available to help you save money. When you take your prescription to the drugstore, you also can tell your pharmacist you would like a generic drug.

## Frequently Asked Questions About Generics

### Q. Are generic drugs safe?

A. Yes. The U.S. Food and Drug Administration (FDA) must review and approve generic medications before they are made available to the public. Plus, generics must have the same active ingredients as their brand name counterparts, which have years of testing and clinical research behind them.

### Q. Why do generic drugs cost less?

A. Generics tend to cost less than brand name drugs because the companies that make them do not have to recover the costs of research and development.

**Q. Is there a generic available for my condition?**

**A.** Most likely there is. Generic versions are available for many commonly prescribed medications. In fact, almost 45 percent of prescriptions are now filled with generics.

You should always ask if a generic version is available for your prescription. Remember, when you use a generic, you get the same quality as the brand name drug—at a lower cost.

## **Drug Limitations and Prior Authorization**

Some prescription drugs are covered by your plan only for certain use or in certain quantities. The State Health Benefits Commission determines all coverage criteria. For example, a drug may not be covered when it is used for cosmetic purposes. Also, the quantity of medication may be limited to certain amounts over certain time periods.

If applicable, the pharmacy will let you know if additional information is required for approval of a medication under your plan. You or the pharmacist can then ask your doctor to call a special toll-free number, which the pharmacy representative will have. This call will initiate a review process that typically takes 1 to 2 business days. Once the review is complete, you and/or your doctor will be notified of the decision. You can appeal any decision.